

September 23, 2005
PUBLIC NOTICE # 2005-38

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-6919	1278	ACA INSURANCE COMPANY	PERS	FIRE	RENTAL PROPERTY	RATE	0
05-6893	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMM	OTHER LIABILITY	VFIS EMERGENCY SERVICE ORGANIZATION PORTFOLIO	FORMS	
05-6943	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMM	MULTI-PERIL	NONE	RULE CHANGE	0
05-6905	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERS	HOMEOWNERS MULTI-PERIL	BASIC & EXPANDED	BOTH RATE AND FORM	9.9
05-6945	0761	AMERICAN INSURANCE COMPANY (THE)	COMM	MULTI-PERIL	NONE	RULE CHANGE	0
05-6862	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMM	OTHER LIABILITY	UMBRELLA EXCESS-RETAIL GROCERS	FORMS	
05-6944	0761	ASSOCIATED INDEMNITY CORPORATION	COMM	MULTI-PERIL	NONE	RULE CHANGE	0
05-6879	3548	ATHENA ASSURANCE COMPANY	COMM	FIRE	CLM DIVISION FIVE	FORMS	
05-6887	3548	ATHENA ASSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210	RULE CHANGE	0
05-7005	3548	ATHENA ASSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210	FORMS	
05-6915	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMM	OTHER LIABILITY	UMBRELLA/EXCESS-SMALL BUSINESS	NEW PROGRAM	0
05-6917	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMM	MULTI-PERIL	ONEPAC	RATE	-5.47
05-6954	0350	EMPLOYERS REINSURANCE CORPORATION	COMM	FIRE	NONE	NEW PROGRAM	0
05-6987	0038	EXECUTIVE RISK INDEMNITY INC.	COMM	OTHER LIABILITY	PROF LIAB.-NEWSMEDIA AND MULTIMEDIA	RULE CHANGE	
05-6909	0038	FEDERAL INSURANCE COMPANY	COMM	MULTI-PERIL	CUSTOMARQ-GUIDE (A)	RATE	0
05-6942	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMM	FIDELITY	NONE	RATE	8.5
05-6967	0670	FIDELITY NATIONAL INSURANCE COMPANY	PERS	HOMEOWNERS MULTI-PERIL	PREFERRED HOMEOWNERS	RULE CHANGE	0
05-6979	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMM	OTHER LIABILITY	UMBRELLA/EXCESS	FORMS	
05-6946	0761	FIREMAN'S FUND INSURANCE COMPANY	COMM	MULTI-PERIL	NONE	RULE CHANGE	0

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05-6906	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	PERS	HOMEOWNERS MULTI-PERIL	LIBERTYGUARD HOMEOWNERS	RULE CHANGE	
05-6948	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMM	OTHER LIABILITY	UMBRELLA / EXCESS	FORMS	
05-6989	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMM	OTHER LIABILITY	NONE	FORMS	
05-6934	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERS	AUTO LIAB/PHYS DAMAGE	ANTIQUE AND CLASSIC AUTO	NEW PROGRAM	0
05-6935	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERS	AUTO LIAB/PHYS DAMAGE	ANTIQUE AND CLASSIC AUTO	CLASS PLAN	
05-6936	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERS	AUTO LIAB/PHYS DAMAGE	MODIFIED AUTO COLLECTORS	CLASS PLAN	
05-6937	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERS	AUTO LIAB/PHYS DAMAGE	MODIFIED AUTO COLLECTORS	NEW PROGRAM	0
05-6895	0012	GRANITE STATE INSURANCE COMPANY	COMM	OTHER LIABILITY	NONE	FORMS	
05-6996	0084	GREAT AMERICAN INSURANCE COMPANY	COMM	OTHER LIABILITY	NONE	RULE CHANGE	
05-6910	0038	GREAT NORTHERN INSURANCE COMPANY	COMM	MULTI-PERIL	CUSTOMARQ-GUIDE (A)	RATE	0
05-7003	1285	GREENWICH INSURANCE COMPANY	COMM	INLAND MARINE	HR3210	FORMS	
05-6980	0088	HANOVER INSURANCE COMPANY (THE)	COMM	SURETY	NONE	RULE CHANGE	0
05-6982	0088	HANOVER INSURANCE COMPANY (THE)	COMM	OTHER LIABILITY	UMBRELLA/EXCESS	RULE CHANGE	0
05-6878	0225	HARCO NATIONAL INSURANCE COMPANY	COMM	FIRE	NONE	RULE CHANGE	0
05-6986	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMM	MULTI-PERIL	SMP - SPECTRUM	RULE CHANGE	0
05-6991	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMM	MULTI-PERIL	SMP - SPECTRUM	RULE CHANGE	0
05-6998	0091	HARTFORD FIRE INSURANCE COMPANY	COMM	MULTI-PERIL	SMP - SPECTRUM	RULE CHANGE	0
05-6999	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMM	MULTI-PERIL	SMP - SPECTRUM	RULE CHANGE	0
05-6877	0158	HUDSON INSURANCE COMPANY	COMM	OTHER LIABILITY	GENERAL LIABILITY	NEW PROGRAM	0

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05-6922	0517	INSURANCE CORPORATION OF HANNOVER	COMM	AUTO LIAB/PHYS DAMAGE	RENTAL PACKAGE	RATE	-11
05-6968		INSURANCE SERVICES OFFICE, INC.	PERS	AUTO LIAB/PHYS DAMAGE	NONE	MANUAL	
05-6972		INSURANCE SERVICES OFFICE, INC.	COMM	MULTI-PERIL	BUSINESSOWNERS	MANUAL	
05-7018		INSURANCE SERVICES OFFICE, INC.	COMM	MEDICAL MALPRACTICE	HOSPITALS, PHYSICIANS, SURGEONS, AND DENTISTS	MANUAL	
05-6971	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMM	INLAND MARINE	JEWELERS BLOCK / JEWELERS STANDARD	RULE CHANGE	0
05-6949	0111	LIBERTY INSURANCE CORPORATION	COMM	OTHER LIABILITY	UMBRELLA / EXCESS	FORMS	
05-6990	0111	LIBERTY INSURANCE CORPORATION	COMM	OTHER LIABILITY	NONE	FORMS	
05-6907	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERS	HOMEOWNERS MULTI-PERIL	LIBERTYGUARD HOMEOWNERS	RULE CHANGE	
05-6950	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMM	OTHER LIABILITY	UMBRELLA / EXCESS	FORMS	
05-6992	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMM	OTHER LIABILITY	NONE	FORMS	
05-6951	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMM	OTHER LIABILITY	UMBRELLA / EXCESS	FORMS	
05-6994	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMM	OTHER LIABILITY	NONE	FORMS	
05-6952	0111	LM INSURANCE CORPORATION	COMM	OTHER LIABILITY	UMBRELLA / EXCESS	FORMS	
05-6995	0111	LM INSURANCE CORPORATION	COMM	OTHER LIABILITY	NONE	FORMS	
05-6981	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMM	SURETY	NONE	RULE CHANGE	0
05-6969	0079	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	COMM	OTHER LIABILITY	SERVICE CONTRACT REIMBURSEMENT	RULE CHANGE	0
05-6892	0140	NATIONAL CASUALTY COMPANY	COMM	OTHER LIABILITY	PROF. LIAB. NONPROFIT DIRECTORS & OFFICERS	FORMS	
05-6966	1129	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	COMM	MULTI-PERIL	HR3210	FORMS	
05-6947	0761	NATIONAL SURETY CORPORATION	COMM	MULTI-PERIL	NONE	RULE CHANGE	0

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05-6897	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMM	OTHER LIABILITY	NONE	FORMS	
05-6993	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMM	FIRE	NONE	RULE CHANGE	
05-7011	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	NONE	RATE	-1.48
05-6898	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMM	OTHER LIABILITY	NONE	FORMS	
05-6911	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMM	MULTI-PERIL	CUSTOMARQ-GUIDE (A)	RATE	0
05-6916	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMM	OTHER LIABILITY	UMBRELLA/EXCESS-SMALL BUSINESS	NEW PROGRAM	0
05-6921	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMM	MULTI-PERIL	ONEPAC	RATE	-5.47
05-6918	1129	ONEBEACON INSURANCE COMPANY	COMM	OTHER LIABILITY	UMBRELLA/EXCESS-SMALL BUSINESS	NEW PROGRAM	0
05-6923	1129	ONEBEACON INSURANCE COMPANY	COMM	MULTI-PERIL	ONEPAC	RATE	-5.47
05-6970	0645	OREGON MUTUAL INSURANCE COMPANY	COMM	MULTI-PERIL	HR3210 BUSINESSOWNERS	RULE CHANGE	0
05-7015	0645	OREGON MUTUAL INSURANCE COMPANY	PERS	HOMEOWNERS MULTI-PERIL	HOMEOWNERS	RATE	-11.3
05-6912	0038	PACIFIC INDEMNITY COMPANY	COMM	MULTI-PERIL	CUSTOMARQ-GUIDE (A)	RATE	0
05-6933	2898	PACIFIC SPECIALTY INSURANCE COMPANY	COMM	AUTO LIABILITY	NON-FRANCHISED AUTOMOBILE DEALERS	RULE CHANGE	0
05-6939	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMM	BURGLARY AND THEFT	CRIME PROTECTION PLUS	NEW PROGRAM	0
05-7001	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMM	MULTI-PERIL	SMP - SPECTRUM	RULE CHANGE	0
05-6973	0800	RESIDENCE MUTUAL INSURANCE COMPANY	PERS	HOMEOWNERS MULTI-PERIL	NONE	RULE CHANGE	0
05-6880	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	FIRE	CLM DIVISION FIVE	FORMS	
05-6888	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210	RULE CHANGE	0
05-6899	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	PROF LIAB-ST. PAUL TRAVELERS 1ST CREDIT & COLL PRO	RATE	-3.8

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05-6978	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	ST.PAUL TRAVELERS 1ST CHOICE FOR CREDIT AND COLLEC	FORMS	
05-7007	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210	FORMS	
05-6881	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMM	FIRE	CLM DIVISION FIVE	FORMS	
05-6890	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210	RULE CHANGE	0
05-7008	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210	FORMS	
05-6882	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMM	FIRE	CLM DIVISION FIVE	FORMS	
05-6891	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210	RULE CHANGE	0
05-7009	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210	FORMS	
05-6984	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	OTHER LIABILITY	TIP TOWING AND RECOVERY	NEW PROGRAM	0
05-6985	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	INLAND MARINE	TIP TOWING AND RECOVERY	NEW PROGRAM	0
05-6988	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	AUTO LIAB/PHYS DAMAGE	TIP TOWING AND RECOVERY	NEW PROGRAM	0
05-6920	3098	TNUS INSURANCE COMPANY	COMM	OTHER LIABILITY	UMBRELLA/EXCESS	NEW PROGRAM	0
05-6914	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMM	OTHER LIABILITY	UMBRELLA/EXCESS	RULE CHANGE	
05-6883	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMM	BURGLARY AND THEFT	WRAP+	NEW PROGRAM	0
05-7002	0091	TWIN CITY FIRE INSURANCE COMPANY	COMM	MULTI-PERIL	SMP - SPECTRUM	RULE CHANGE	0
05-7006	0091	TWIN CITY FIRE INSURANCE COMPANY	COMM	OTHER LIABILITY	GENERAL PARTNERS	FORMS	
05-6908	0400	UNIGARD INSURANCE COMPANY	PERS	FIRE	NONE	RULE CHANGE	0
05-6975	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210 - TECHNOLOGY PROFESSIONAL PACKAGE PRODUCT	RULE CHANGE	0
05-6976	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMM	OTHER LIABILITY	HR3210 - RESIDENTIAL PROPERTY MANAGERS PRODUCT	RULE CHANGE	0

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05-6977	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMM	MULTI-PERIL	HR3210 - COMMUNITY ASSOCIATION PACKAGE PRODUCT	RULE CHANGE	0
05-6983	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMM	MULTI-PERIL	HR3210-PROFESSIONAL PACKAGE PRODUCTS	RULE CHANGE	0
05-6903	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMM	AUTO LIABILITY	UNICOVER V	FORMS	
05-6997	0215	VALLEY INSURANCE COMPANY	COMM	AUTO LIABILITY	GENERAL LIABILITY	RULE CHANGE	0
05-7004	0215	VALLEY INSURANCE COMPANY	COMM	INLAND MARINE	NONE	FORMS	
05-6913	0038	VIGILANT INSURANCE COMPANY	COMM	MULTI-PERIL	CUSTOMARQ-GUIDE (A)	RATE	0
05-6953	0317	VIRGINIA SURETY COMPANY, INC.	COMM	OTHER LIABILITY	NONE	BOTH RATE AND FORM	
05-6974	0800	WESTERN MUTUAL INSURANCE COMPANY	PERS	HOMEOWNERS MULTI-PERIL	NONE	RULE CHANGE	0
05-6964	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERS	HOMEOWNERS MULTI-PERIL	NONE	FORMS	
05-7016	0212	ZURICH AMERICAN INSURANCE COMPANY	COMM	OTHER LIABILITY	PROF LIAB-ARCHITECTS & ENGINEERS	RATE	-0.2

105 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FIRE AND USE, AND ADVISORY ORGANIZATION MANUALS